REMARKS

In accordance with the foregoing, claims 4, 10, 11, 20 are amended and new claims 21-22 are presented. No new matter is presented, and approval and entry of the amendment and new claims are respectfully requested.

Claim 6, 7, 9 and 12 are cancelled without prejudice or disclaimer.

Claims 2-5, 10-11, and 13-22 are pending, of which claims 13-19 are withdrawn. Reconsideration is respectfully requested.

Claim Amendments

Independent claim 4 is amended herein to recite an insurance task processing method including ". . . distributing solicitation-to-insurance information to the buyer . . . wherein said distributing comprises: selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type included in the electronic information, and distributing the solicitation-to-insurance information of each selected insurer." Independent claims 10, 11, and 20 are amended herein in a similar manner.

Support for the amendments is found, for example, in Fig. 7, and page 13, line 7 - page 14, line 24 of the specification. No new matter is presented, and approval and entry of the claim amendments are respectfully requested.

Items 3-4: Rejection Of Claims 2-5, 10-11 and 20 Under 35 U.S.C. §103 For Obviousness

In items 3-4 of the Office Action, the Examiner rejects independent claims 4, 10-11, and 20 (and dependent claims 2-3 and 5) under 35 U.S.C. §103(a) as being unpatentable over DiMattina (U.S. P. 6,405,177) in view of combinations of Furusawa et al., (U.S.P. 6,934,738), Dickinson et al., (U.S.P. 7,260,724), and Margoscin et al. (U.S.P. 7,003,482). The rejection is traversed.

Independent claim 4 recites an insurance task processing method including "cross-checking . . . electronic information distributed within the server between the buyer and the seller with a word table in which a solicitation-related keyword is registered, and judging whether the solicitation-related keyword is included in the electronic information; and distributing solicitation-to-insurance information to the buyer, the seller or both, when judged by the server that the solicitation-related keyword is included in the electronic information, wherein said distributing comprises: selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type included in the electronic information, and distributing the solicitation-to-insurance information of each selected insurer." Independent claims 10, 11,

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and 20 have similar recitations.

Applicants submit that the features recited by each independent claim are not taught by even an *arguendo* combination of the art of record.

The Examiner assert that DiMatinna teaches:

> [D]istributing . . . the solicitation-to-insurance information from an insurer selected corresponding to contents of the electronic information (see column 3, lines 47-55) and said solicitation to-insurance information is selected according to a trading price and a transaction type included in the electronic information (column 4, lines 22 64).

(See, Action at page 3, lines 1-4).

Applicants submit, however, that DiMatinna does not teach a method including "selecting each insurer that registered information that satisfies a providing condition of a trading price and a transaction type included in the electronic information, and distributing the solicitation-to-insurance information of each selected insurer." as recited by independent claim 4, for example.

By contrast to the claim 4 recitation, DiMattina merely teaches:

> The entire transaction is handled by the retailer's server or the insurance server (or both) and is not visible to the purchaser. The next screen presented to the purchaser is the screen displaying a total amount of the purchase, preferably including the insurance amount. . . . After the purchaser/consumer, block 20, has selected the desired item and authorized the financially secured transaction, the electronic retailer's website, block 10, preferably calculates the total amount due for the transaction, presents such information to the purchaser and, in step 101, submits purchase information including an instruction explaining what fraction of this amount should be paid to the insurance provider, block 12, to the purchaser's credit card company, block 14. In step 102, the credit card electronically authorizes the payment to the electronic retailer and bills the purchaser for the transaction in step 106.

(See, for example, col. 4, lines 13-34).

That is, DiMattina merely teaches that <u>after</u> a purchaser selects a desired item, the <u>total amount due</u> for the transaction is presented to the purchaser. After that step, DiMattina merely teaches purchase information that includes an amount to be paid to an insurance provider is transmitted to a purchaser's credit card company. That is, DiMattina merely teaches an amount (*arguendo* trading price) due to be paid.

That is, DiMattina does not teach that the solicitation-to-insurance information is selected according to the trading price and the transaction type. DiMattina also does not teach a selecting of "<u>each insurer</u> that registered information that satisfies a providing condition . . . and distributing the solicitation-to-insurance information of <u>each selected insurer</u>," (emphasis added).

Applicants submit that none of the references of record, alone or in combination,

overcomes these deficiencies.

Conclusion

Since features recited by independent claims 4, 10-11, and 20 are not taught or suggested by the art relied on by the Examiner, alone or in combination, the rejection should be withdrawn and claims 2-5, 10-11 and 20 allowed.

New Claims

New claims 21-22 recite features of the present invention in a different fashion. New dependent claim 21 recites an insurance task processing method according to claim 4, "wherein the selecting comprises extracting the registered information from a definition table."

New claim 22 recites a insurance task processing method including "selecting by a computer selecting by a computer each insurer from a plurality of insurers that registered information satisfying a providing condition of a trading price and a transaction type, and distributing solicitation-to-insurance information of each selected insurer."

Support for the new claims is found, for example, in Fig. 7, and page 13, line 7 - page 14, line 24 of the specification. No new matter is presented, and approval and entry of the new claims are respectfully requested. These, and other, features of claims patentably distinguish over the cited art, and they are submitted to be allowable for the recitations therein.

Conclusion

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,
STAAS & HALSEY LLP

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